

Fill in this information to identify the case:

Debtor 1	GERALD J. FOX		
Debtor 2 (Spouse, if filing)	Rosemarie A. Fox		
United States Bankruptcy Court for the:	Western	District of	PA (State)
Case number	17-10182/TPA		

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank NA, not in its individual capacity but
solely as trustee for the RMAC Trust, Series 2016-CTT

Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account: 0 6 5 1

Property address: 28 Raymond Drive
Number Street

West Middlesex PA 16159
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 4 / 1 / 2022
MM / DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$ _____

b. Total fees, charges, expenses, escrow, and costs outstanding:

+ (b) \$ _____

c. Total. Add lines a and b.

(c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Debtor 1 **GERALD J. FOX**
First Name Middle Name Last Name

Case number (if known) **17-10182/TPA**

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /S/ Emmanuel J. Argentieri

Signature

Date 3/23/2022

Print Emmanuel J. Argentieri Title Attorney-at-Law
First Name Middle Name Last Name

Company Romano Garubo & Argentieri

If different from the notice address listed on the proof of claim to which this response applies:

Address 52 Newton Ave., P.O. Box 456
Number 52 Street Newton Ave.
City Woodbury State NJ ZIP Code 08096

Contact phone (856) 384-1515 Email eargentieri@rgalegal.com



<u>Loan#</u>	
<u>Borrower:</u>	Fox
<u>Date Filed:</u>	2/24/2017
<u>BK Case #</u>	17-10182
<u>First Post Petition Due Date:</u>	3/1/2017
<u>POC covers:</u>	1/1/16-2/1/17

TPA

PAYMENT CHANGES				
DATE	P&I	Escrow	TOTAL	Reference
01/01/16	510.60	258.33	768.93	
07/01/16	510.60	252.27	762.87	
08/01/16	510.60	255.01	765.61	
12/01/16	510.60	257.12	767.72	
01/01/17	510.60	253.48	764.08	
02/01/17	510.60	257.12	767.72	
03/01/17	510.60	233.84	743.94	Payment listed in POC
03/01/18	510.60	237.04	747.64	NOPC filed with the court
02/01/19	510.80	244.13	754.73	NOPC filed with the court
02/01/20	510.60	245.03	755.63	NOPC filed with the court

MOD EFFECTIVE DATE:	Date	Amount Recvd	PRE/POST/APO	Post Petition Due Date	Contractual Due Date	Amount Due	Over/Shortage	Suspense Credit	Suspense Debit	Susp Balance	POC Arrear/Credit	POC Debit	POC Suspense Balance	POC Paid to Date
	5/1/2017	\$1,447.93				\$1,447.93		\$1,447.93		\$1,447.93				\$0.00
	8/30/2017	\$3,730.89	Post	3/1/17	1/1/16	\$743.94	\$2,986.95	\$2,986.95		\$4,434.88			\$0.00	\$0.00
	8/30/2017		Post	4/1/17	2/1/16	\$743.94	\$743.94		\$743.94	\$3,690.94			\$0.00	\$0.00
	8/30/2017		Post	5/1/17	3/1/16	\$743.94	\$743.94		\$743.94	\$2,847.00			\$0.00	\$0.00
	8/30/2017		Post	6/1/17	4/1/16	\$743.94	\$743.94		\$743.94	\$2,203.06			\$0.00	\$0.00
	8/30/2017		Post	7/1/17	5/1/16	\$743.94	\$743.94		\$743.94	\$1,459.12			\$0.00	\$0.00
	9/30/2017	\$1,257.86	Post	8/1/17	6/1/16	\$743.94	\$513.92	\$513.92		\$1,973.04			\$0.00	\$0.00
	10/31/2017	\$1,258.30	Post	9/1/17	7/1/16	\$743.94	\$514.36	\$514.36		\$2,487.40			\$0.00	\$0.00
	10/31/2017		Post	10/1/17	8/1/16	\$743.94	\$743.94		\$743.94	\$1,743.46			\$0.00	\$0.00
	11/30/2017	\$1,128.35	Post	11/1/17	9/1/16	\$743.94	\$384.41	\$384.41		\$2,127.87			\$0.00	\$0.00
	12/29/2017	\$807.94	Post	12/1/17	10/1/16	\$743.94	\$64.00	\$64.00		\$2,191.87			\$0.00	\$0.00
	12/29/2017		Post	1/1/18	11/1/16	\$743.94	\$743.94		\$743.94	\$1,447.93			\$0.00	\$0.00
	12/29/2017		Pre	pre-petition			\$0.00			\$1,447.93	\$371.53		\$371.53	\$371.53
	1/30/2018	\$743.94	Post	2/1/18	12/1/16	\$743.94	\$0.00			\$1,447.93			\$371.53	\$371.53
	1/30/2018		Pre	pre-petition			\$0.00			\$1,447.93	\$457.26		\$828.79	\$828.79
	1/30/2018		Pre	contractual applied	1/1/17		\$0.00			\$1,447.93		\$768.93	\$59.86	\$828.79
	2/28/2018	\$747.64	Post	3/1/18	2/1/17	\$747.64	\$0.00			\$1,447.93			\$59.86	\$828.79
	2/28/2018		Pre	pre-petition			\$0.00			\$1,447.93	\$454.43		\$124.29	\$1,283.22
	4/2/2018	\$747.64	Post	4/1/18	3/1/17	\$747.64	\$0.00			\$1,447.93			\$514.29	\$1,283.22
	4/2/2018		Pre	pre-petition			\$0.00			\$1,447.93	\$454.43		\$968.72	\$1,737.65
	4/2/2018		Pre	contractual applied	4/1/17		\$0.00			\$1,447.93		\$768.93	\$199.79	\$1,737.65
	5/3/2018	\$747.64	Post	5/1/18	5/1/17	\$747.64	\$0.00			\$1,447.93			\$199.79	\$1,737.65
	5/3/2018		Pre	pre-petition			\$0.00			\$1,447.93	\$454.43		\$654.22	\$2,192.08
	6/12/2018	\$747.64	Post	6/1/18	6/1/17	\$747.64	\$0.00			\$1,447.93			\$654.22	\$2,192.08
	6/12/2018		Pre	pre-petition			\$0.00			\$1,447.93	\$456.01		\$1,110.23	\$2,648.09
	6/12/2018		Pre	contractual applied	7/1/17		\$0.00			\$1,447.93		\$768.93	\$341.30	\$2,648.09
	7/17/2018	\$747.64	Post	7/1/18	8/1/17	\$747.64	\$0.00			\$1,447.93			\$341.30	\$2,648.09
	7/17/2018		Pre	pre-petition			\$0.00			\$1,447.93	\$456.01		\$797.31	\$3,104.10
	7/17/2018		Pre	contractual applied	9/1/17		\$0.00			\$1,447.93		\$768.93	\$28.38	\$3,104.10
	8/8/2018	\$747.64	Post	8/1/18	10/1/17	\$747.64	\$0.00			\$1,447.93			\$28.38	\$3,104.10
	8/8/2018		Pre	pre-petition			\$0.00			\$1,447.93	\$456.01		\$484.39	\$3,560.11
	8/10/2018		Pre	applied to escrow			\$0.00			\$1,447.93			\$486.10	\$3,560.11
	8/31/2018	\$747.64	Post	9/1/18	11/1/17	\$747.64	\$0.00			\$1,447.93			\$488.10	\$3,560.11
	8/31/2018		Pre	pre-petition			\$0.00			\$1,447.93	\$456.01		\$-532.09	\$4,016.12
	8/31/2018		Pre	contractual applied	12/1/17		\$0.00			\$1,447.93		\$768.93	\$801.02	\$4,016.12
	10/2/2018	\$747.64	Post	10/1/18	1/1/18	\$747.64	\$0.00			\$1,447.93			\$801.02	\$4,016.12
	10/2/2018		Pre	pre-petition			\$0.00			\$1,447.93	\$456.01		\$345.01	\$4,472.13
	11/1/2018	\$747.64	Post	11/1/18	2/1/18	\$747.64	\$0.00			\$1,447.93			\$345.01	\$4,472.13
	11/1/2018		Pre	pre-petition			\$0.00			\$1,447.93	\$456.01		\$111.00	\$4,928.14
	11/1/2018		Pre	contractual applied	3/1/18		\$0.00			\$1,447.93			\$657.93	\$4,928.14
	11/30/2018	\$747.64	Post	12/1/18	4/1/18	\$747.64	\$0.00			\$1,447.93			\$657.93	\$4,928.14
	11/30/2018		Pre	pre-petition			\$0.00			\$1,447.93	\$448.12		\$209.81	\$5,376.26
	12/5/2018		Pre	corp adv applied			\$0.00			\$1,447.93			\$1,155.00	\$1,364.81
	12/31/2018	\$747.64	Post	1/1/19	5/1/18	\$747.64	\$0.00			\$1,447.93			\$-51,364.81	\$5,376.26
	12/31/2018		Pre	pre-petition			\$0.00			\$1,447.93	\$448.12		\$-51,364.81	\$5,824.38
	12/31/2018		Pre	contractual applied	6/1/18		\$0.00			\$1,447.93		\$762.87	\$1,679.56	\$5,824.38
	1/30/2019	\$747.64	Post	suspense			\$747.64	\$747.64		\$2,195.57			\$1,679.56	\$5,824.38
	1/30/2019		Pre	pre-petition			\$0.00			\$2,195.57	\$448.12		\$1,231.44	\$6,272.50
	1/30/2019		Pre	contractual applied	8/1/18		\$0.00			\$2,195.57			\$765.61	\$1,997.05
	2/28/2019	\$761.82	Post	2/1/19	9/1/18	\$754.73	\$7.09	\$7.09		\$2,202.66			\$1,997.05	\$6,272.50
	2/28/2019		Post	3/1/19	10/1/18	\$754.73	\$754.73		\$754.73	\$1,447.93			\$1,997.05	\$6,272.50
	2/28/2019		Pre	pre-petition			\$0.00			\$1,447.93	\$437.30		\$1,559.75	\$6,709.80

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re: :
: :
GERALD AND ROSEMARIE FOX :
: CHAPTER 13
Debtors. : CASE NO. 17-10182/TPA
: :
: :

CERTIFICATION OF SERVICE

I hereby certify that service upon all interested parties, indicated below, was made by sending true and correct copies of U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT's AGREED RESPONSE TO THE TRUSTEE'S NOTICE OF FINAL CURE PAYMENT as follows:

Date Served: 3/23/22

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
Chapter 13 Trustee
ONLY Served Via ECF Filing

Gerald and Rosemarie Fox
28 Raymond Drive
West Middlesex, PA 16159
DEBTORS Via First Class Mail

United States Trustee
Pittsburgh, PA 15219
US TRUSTEE
Served Via ECF Filing Only

Chester B. Scholl, Jr.
Fruit, Dill, Goodwin & Scholl
32 Shenango Ave.
P.O. Box 673
Sharon, PA 16146-0673
ATTORNEY FOR DEBTORS
ONLY Served Via ECF Filing

I hereby certify under penalty of perjury that the foregoing is true and correct.

Dated: 3/23/22

/S/EMMANUEL J. ARGENTIERI
EMMANUEL J. ARGENTIERI

ROMANO GARUBO & ARGENTIERI
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